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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

CERTIFICATE OF MAILING

I hereby certify that on November 14, 2002, which is the date I am signing this certificate, I am depositing this correspondence the United States Postal Service, first class mail, in an envelope addressed to the Commissioner of Patents, Washington, D.C. 20231

Kurt Canada
Kurt Canada

Applicant: Sloan, Ron

Serial No.: 09/930,786

Filed: 11/01/2000

Title: FINANCIAL PORTFOLIO RISK
MANAGEMENT PER E-MAIL PER E-MAIL

Atty. Docket No.: 060021-375602

Examiner: Pwu, Jeffrey C.

Group Art Unit: 3624

Commissioner for Patents
Washington, D.C. 20231

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT
UNDER 37 C.F.R. § 1.56

Sir:

Pursuant to 37 C.F.R. § 1.56, § 1.97 and § 1.98, Applicant brings the references listed on the attached Form PTO-1449 to the examiner's attention. 37 C.F.R. § 1.56. These references may be material to examination of the above-identified application. Please do not construe the filing of this information disclosure statement as a representation that applicant has made a search (37 C.F.R. § 1.97(g)), or as an admission that the information cited is, or is considered to be, material to patentability, or that no other material information exists. We enclose copies of the cited documents within a box herewith.

This Information Disclosure Statement is being submitted:

- ☒ 1. Within three months of the filing date of a national application other than a continued prosecution application under 37 CFR 1.53(d), or within three months of the date of entry of the national stage as set forth in 37 CFR 1.491 in an international application; or before the mailing date of a first Office action on the merits, or before the mailing of a first Office action after the filing of a request for continued examination under 37 CFR 1.114, and therefore, Applicant believes no fee is required;
- ☐ 2. After the period specified in paragraph (1) hereinabove of this section, but is being filed before the mailing date of either a final action under 37 CFR 1.113, or a notice of allowance under 37 CFR 1.311, or an action that otherwise closes prosecution in the application, and is accompanied by one of the following:
- ☐ (a) A statement that either:

- (i) Each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement;

OR

- (ii) No item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the statement after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement;

OR

- ☐ (b) The fee of \$180 for filing of an Information Disclosure Statement as set forth in 37 C.F.R. 1.17(p).

- ☐ 3. After the period specified in paragraph (2) of this section, but is filed on or before payment of the issue fee and is accompanied by both:

- ☐ (a) A statement that either:

- (i) Each item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement;

OR

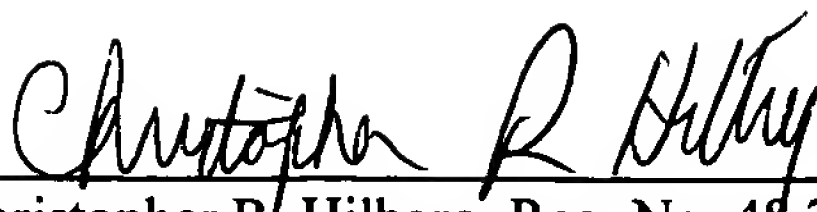
- (ii) No item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the statement after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement;

- ☐ (b) The fee of \$180.00 for filing of an Information Disclosure Statement as set forth in 37 CFR 1.17(p).

Applicant would appreciate the Examiner initialing and signing a copy of Form PTO-1449, transmitted herewith, indicating that the information has been considered and made of record herein.

In the unlikely event that the transmittal letter is separated from this document and the Patent Office determines that an extension and/or other relief is required, Applicant petitions for any required relief including extensions of time and authorizes the Commissioner to charge the cost of such petitions and/or other fees due in connection with the filing of this document to **Deposit Account No. 50-1901** referencing order number 060021-375602.

November 14, 2002


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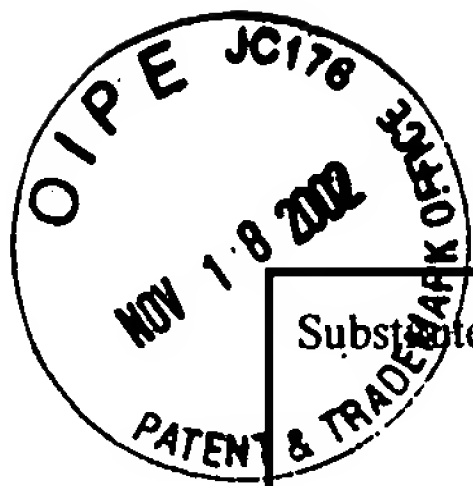


INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Complete if Known	
				Application Number	09/930,786
				Filing Date	Aug-10-2001
				First Named Inventor	Sloan, Ronald E.
				Art Unit	3624
				Examiner Name	Pwu, Jeffrey C.
Sheet	1	of	3	Attorney Docket Number 60021-375602	

U.S. PATENT DOCUMENTS				
Examiner Initials*	Cite No. ¹	Document Number Number -Kind Code ² (if known)	Issue Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document
	1	4,896,291	01/23/1990	Gest et al.
	2	5,132,899	07/21/1992	Fox, Philip J.
	3	5,185,696	02/09/1993	Yoshino et al.
	4	5,193,056	03/09/1993	Boes, R. Todd
	5	5,214,579	05/25/1993	Wolfberg et al.
	6	5,222,019	06/22/1993	Yoshino et al.
	7	5,761,442	06/02/1998	Barr et al.
	8	5,784,696	07/21/1998	Melnikoff, Meyer
	9	5,799,287	08/25/1998	Dembo
	10	5,826,250	10/20/1998	Trefler
	11	5,852,811	12/22/1998	Atkins, Charles Agee
	12	5,870,550	02/09/1999	Wesinger, Jr
	13	5,875,437	02/23/1999	Atkins
	14	5,884,287	03/16/1999	Edesess
	15	5,903,879	05/11/1999	Mitchell
	16	5,911,135	06/08/1999	Atkins
	17	5,918,217	06/29/1999	Maggioncalda et al.
	18	5,940,812	08/12/1999	Tengel et al
	19	5,970,478	10/19/1999	Walker et al.
	20	5,987,436	11/16/1999	Halbrook
	21	5,999,918	12/07/1999	Williams et al
Examiner Signature				Date Considered

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.
¹Applicant's unique citation designation number (optional). ²See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.

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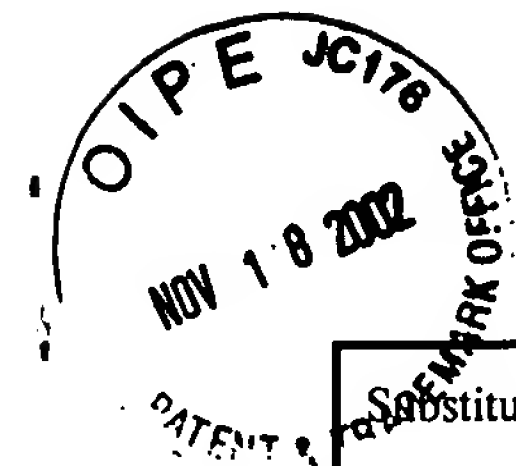
<div>Substitute for form 1449A/PTO</div> <div>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</div> <div>(use as many sheets as necessary)</div>				Complete if Known	
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Sheet	2	of	3	Attorney Docket Number	60021-375602

U.S. PATENT DOCUMENTS				
Examiner Initials*	Cite No. ¹	Document Number		Name of Patentee or Applicant of Cited Document
		Number	-Kind Code ² (if known)	
	22	6,003,018		Michaud et al.
	23	6,006,201		Berent et al.
	24	6,012,042		Black et al.
	25	6,012,044		Maggioncalda et al.
	26	6,018,722		Ray et al
	27	6,021,397		Jones et al
	28	6,055,514		Wren
	29	6,058,378		Clark et al.
	30	6,064,986		Edelman
	31	6,125,355		Bekaert et al.
	32	6,195,697		Bowman-Amuah
	33	6,282,520		Schirripa, Felix
	34	6,292,787		Scott et al.
	35	6,349,290		Horowitz et al.
	36	US-2001- 0032207 A1		Harley et al.
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Examiner Initials*	Cite No. ¹	Foreign Patent Document Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	T ⁶
OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS					
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published			T ²
	37	Press Release, "ZY.COM: ZY.com makes creating and publishing websites simple and FREE for everyone", M2 Presswire; Coventry; March 26, 1998, pages 2, extracted on Internet on October 29, 2001 from Proquest database [http://proquest.umi.com/pqdweb]			
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